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PEOPLE'S BANK OF SOUTH CAROLINA.

Report of the President.

A meeting of the stockholders of the People's Bank of Charleston was held this day in the hall of the Bank of Charleston building.

Mr. James Gibbs called the meeting to order, and moved that Mr. George... Trenholm be requested to preside, which was seconded and adopted.

Mr. R. S. Bruns then offered the following resolution, which was adopted:
Resolved, That the directors be instructed to take the necessary steps to resume business immediately.

Mr. John Hancock then moved that the proceedings of the meeting, and the president's report be published in the CHARLESTON DAILY NEWS and Courier, which was adopted.

The Board of Directors of the People's Bank of South Carolina, on this occasion of their second general meeting of stockholders since the termination of the war, submit for their consideration a detailed statement of their management of this bank since its suspension of business, and of its present condition.

On the 20th of June, 1865, our books were opened, and from that day until the 1st of November ensuing, the bank transacted business. The advantage flowing to the community from the course thus pursued is a part of the history of the period. But it will always be a source of pride and congratulation to us, that even in this crippled condition our bank was enabled to contribute somewhat to the revival of our commerce, and to its restoration from almost total destruction.

It may be of some interest to state that the bank opened on the 20th June, 1865, with a deposit account of \$24,000, and that from that day to the 1st of November 1865, the deposits averaged about \$50,000.

Table with 2 columns: Item and Amount. Includes Circulation, Assets, Excess of liabilities over assets.

condition of the bank on the 1st day of January, 1866:
Circulation \$582,230 00
Other indebtedness 25,169 70

Assets—Valued by Mr. H. H. DeLoan:
Bonds \$106,125 00
Commodities 7,221 00
Stocks 61,000 00

These bills were scattered over every part of the country, and soon became the object of large and eager speculation. They rose rapidly in value, were brought forward constantly, and daily presented for redemption, and as this, in the depressed condition of the bank, was impossible, suits were threatened, and every means used to force a settlement.

It would prove tedious to go into minute details of every operation. The death of our president, D. L. McKay, deprived us of his valuable aid and financial abilities. Immediately upon his death, and the election of the present president, the efforts to reduce the outstanding circulation were renewed, and a policy of more rapid liquidation of the circulation was inaugurated.

The condition of the bank to-day is shown by the following statement. The securities have been valued by Messrs. H. H. DeLoan and J. M. Bruns:
\$1,000,000 South Carolina Bonds, at 66 per cent. 6,633 00

\$10,000 United States Bonds, at 60 per cent. 6,000 00
\$100,000 United States Bonds, at 60 per cent. 60,000 00
\$100,000 United States Bonds, at 60 per cent. 60,000 00

Real Estate:
Calhoun street property \$4,000 00
24,694 acres Florida lands 8,000 00

Liabilities:
Circulation outstanding 66,995 00
Bills limited to have been 431,329 00
Lost or destroyed 40,000 00

Observing the provisions of the act, the board have prepared their statement, have submitted the same to the Comptroller-General, and have placed the bank in such a position that it may, without great delay, resume business, if such be the wish of the stockholders.

capture by the United States forces in February, 1865.
The board feel that they have accomplished all that lay in their power.
They respectfully submit their action to the consideration of the stockholders.

THE CHERAW AND DARLINGTON RAILROAD COMPANY.

THE PRESIDENT'S REPORT.
OFFICE OF CHERAW AND DARLINGTON RAILROAD COMPANY,
CHARLESTON, S. C., November 15, 1892.

From the treasurer's report, herewith submitted, it appears that for the fiscal year ending 31st August last, the gross earnings have been \$42,560 23 and the expenses have been \$21,112 43.

The most prominent object of interest, at this time, is the debt of the company, a summary of which is as follows:
First mortgage bonds, maturing first April, 1870. \$150,000 00

Second mortgage bonds, maturing first July, 1888. 75,000 00
Commodities and outstanding. 13,500 00
Certificates of indebtedness issued. 38,750 00

It is very obvious that this debt cannot be paid at maturity, and, therefore, some means should be devised for its arrangement. This, it is confidently believed, can be done, because the amount, when compared with the assets of the company, is small, and the security which can be offered is ample.

It is proposed to invite your special attention, to the prospect of an extension of our railroad connections into North Carolina, by the Cheraw and Coalfields Railroad, which, since our last annual meeting, has been merged into the Cheraw and Salisbury Railroad Company, and has been very much clouded by events occurring during the past summer, to which it is proposed to invite your special attention.

It is proposed to invite your special attention, to the prospect of an extension of our railroad connections into North Carolina, by the Cheraw and Coalfields Railroad, which, since our last annual meeting, has been merged into the Cheraw and Salisbury Railroad Company, and has been very much clouded by events occurring during the past summer, to which it is proposed to invite your special attention.

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lence, that the sale above spoken of should be consummated.
Laying aside the very important consideration that the sale of a controlling number of shares in this company to any one individual or any one corporation would be to say the least, of very doubtful policy, when it is considered that this sale is proposed to be made to persons who are not only understood to represent rival interests to those of this company, but whose counsel did not hesitate to declare that the object of the purchase was to obtain power and control, it must be pointed to the mind of every one that every justifiable measure should be resorted to with a view to prevent the consummation of such a result.

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in gold has unsettled the market; sales 400 bales; receipts 808 bales; buyers offered 250 for mid-ship.
SAVANNAH, November 29.—Cotton, receipts 2800 bales; exports 2220 bales; middling 25 1/2; market quiet.

The New York Rice Market Nov. 25.
From the Journal of Commerce, November 27, 1892.
The market is quiet. The receipts are light, and the demand is limited to keep prices steady. We notice sales of 7 1/2 tons Carolina at 7 1/2 cts. For export, there is only a limited quantity of rice. We quote for lots in bond, 25 1/2 cts. middling.

NEW YORK, November 27.—SPIRITS PEPPERING.—The past week has witnessed a gradual rising price of spirits, as reported at 24 1/2 cts. The market is quiet, and the demand is limited to keep prices steady. We notice sales of 7 1/2 tons Carolina at 7 1/2 cts. For export, there is only a limited quantity of rice. We quote for lots in bond, 25 1/2 cts. middling.

NEW YORK, November 27.—THE MARKET.—In our market, the market is quiet, and the demand is limited to keep prices steady. We notice sales of 7 1/2 tons Carolina at 7 1/2 cts. For export, there is only a limited quantity of rice. We quote for lots in bond, 25 1/2 cts. middling.

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Shipping.
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FOR NEW YORK.
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